

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Luis A Hiraldo

Debtor(s)

Case No. 15 B 03944

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2015.
- 2) The plan was confirmed on 06/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 06/26/2017.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$10,858.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,958.36
Less amount refunded to debtor	\$1,024.79

**NET RECEIPTS: \$12,933.57**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,083.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$545.62
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,628.62**

Attorney fees paid and disclosed by debtor: \$950.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Afni	Unsecured	339.00	NA	NA	0.00	0.00
American InfoSource LP as Agent	Unsecured	889.00	889.03	889.03	889.03	0.00
Atlas Acquisitions LLC	Unsecured	600.00	525.62	525.62	525.62	0.00
Best Choice 123	Unsecured	1,037.50	NA	NA	0.00	0.00
Capital One Bank	Unsecured	1,973.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	570.00	570.55	570.55	570.55	0.00
Ccs/Cortrust Bank	Unsecured	792.00	NA	NA	0.00	0.00
Cerastes LLC	Unsecured	0.00	510.00	510.00	510.00	0.00
Cerastes LLC	Unsecured	0.00	300.00	300.00	300.00	0.00
Check N Go	Unsecured	2,037.34	NA	NA	0.00	0.00
Churchill Fiancial Mgt Corp	Unsecured	510.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	0.00	123.54	123.54	123.54	0.00
Continental Credit Corp	Secured	1,000.00	0.00	1,000.00	1,000.00	13.89
Express Cash Mart of Illinois LLC	Unsecured	583.00	457.00	457.00	206.86	0.00
Greencorp	Unsecured	295.00	NA	NA	0.00	0.00
In and Out Moving Storage	Unsecured	780.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	419.00	419.41	419.41	419.41	0.00
Mid America Bank & Tru	Unsecured	523.00	NA	NA	0.00	0.00
Northcash	Unsecured	320.00	NA	NA	0.00	0.00
Pinnacle Credit Services	Unsecured	544.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	586.00	585.72	585.72	585.72	0.00
Portfolio Recovery Associates	Unsecured	340.00	340.85	340.85	340.85	0.00
Portfolio Recovery Associates	Unsecured	663.00	663.10	663.10	663.10	0.00
Portfolio Recovery Associates	Unsecured	1,390.00	1,480.52	1,480.52	1,480.52	0.00
Seventh Ave	Unsecured	25.00	NA	NA	0.00	0.00
US Bank	Unsecured	1,800.00	1,675.86	1,675.86	1,675.86	0.00
Verizon	Unsecured	543.98	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	889.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,000.00	\$1,000.00	\$13.89
<b>TOTAL SECURED:</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>	<b>\$13.89</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,541.20</b>	<b>\$8,291.06</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,628.62</u>	
Disbursements to Creditors	<u>\$9,304.95</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$12,933.57</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/25/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.